



The Health Insurance Marketplace in South Carolina: Health Insurance Plans Available in the Private Market (Outside of the Federal Exchanges)

Under the Affordable Care Act, individual and small group health insurance coverage will be available for purchase in online exchanges that are being created by the U.S. Department of Health and Human Services. These exchanges are in addition to the existing private health insurance market.

Below is a summary of the plans that will be available in the private health insurance market outside of the federally-facilitated exchanges (FFE).

Note: The Department has published a separate list of products that will be available for sale through the FFEs, available online by clicking [here](#).

Individual Market Coverage (Individuals, Families, and Self-Employed)						
<i>Health Insurance Plans Approved for Sale in the Individual Market</i>						
Company Name	Metal Level*					
	Catastrophic	Bronze	Silver	Gold	Platinum	Totals
BlueChoice Health Plan	1	3	5	1	-	10
Blue Cross and Blue Shield of South Carolina	1	2	3	1	-	7
Celtic Insurance Company	-	1	-	-	-	1
Cigna Health and Life Insurance Company	-	1	1	1	-	3
Consumers' Choice Health Insurance Company	-	4	9	2	-	15
Coventry Health Care of the Carolinas, Inc.	5	10	5	5	-	25
Time Insurance Company	2	14	8	4	4	32
UnitedHealthcare Life Insurance Company	1	2	4	2	-	9
Individual Market Totals	10	37	35	16	4	102

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Small Group Market Coverage (Small Businesses with 2-50 Employees)					
<i>Health Insurance Plans Approved for Sale in the Small Group Market</i>					
Company Name	Metal Level*				
	Bronze	Silver	Gold	Platinum	Totals
Aetna Life Insurance Company	4	6	4	-	14
BlueChoice Health Plan	3	4	1	-	8
Blue Cross and Blue Shield of South Carolina	2	8	1	-	11
Consumers' Choice Health Insurance Company	4	6	6	-	16
Coventry Health and Life Insurance Company	2	8	6	2	18
Coventry Health Care of the Carolinas, Inc.	12	48	36	12	108
Federated Mutual Insurance Company	4	14	6	12	36
Humana Insurance Company	-	5	1	-	6
John Alden Life Insurance Company	15	27	24	15	81
Nippon Life Insurance Company of America	11	11	11	-	33
Time Insurance Company	15	27	24	15	81
UnitedHealthcare Insurance Company**	10	22	31	14	77
UnitedHealthcare Insurance Company of the River Valley**	22	36	44	16	118
Small Group Market Totals	104	222	195	86	607

**Note: The rate filings for 22 of these plans have not yet been completed and approved, so these 22 plans are not yet available for sale in the market.

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Definitions and Additional Information

*Plans are separated into categories, commonly referred to as the **Plan Metal Level**, based on the percentage the plan pays of the average overall cost of providing essential health benefits to members. The plan category you choose affects the total amount you'll likely spend for essential health benefits during the year. The percentages the plans will spend, on average, are listed in the chart below:

Plan Metal Level	Actuarial Value
Catastrophic	n/a
Bronze	60%
Silver	70%
Gold	80%
Platinum	90%

As an example, a Silver Plan with an actuarial value of 70% means that, on average, the consumer would pay 30% of the costs of all covered benefits through out of pocket cost sharing. Please note that this is an average of expected costs across a standard population, so any individual could be responsible for a higher or lower percentage of the total costs of covered services for the year, depending on their actual health care needs and the terms of their insurance policy.

Catastrophic Plans must meet all of the requirements applicable to the metal level plans, but coverage will be slightly less generous than the Bronze level plans. These plans are not required to cover benefits before the plan's deductible is met with one exception: they must cover three primary care visits per year regardless of whether or not the plan's deductible has been met. The monthly premium is generally lower than for the metal level plans, but the out-of-pocket costs for deductibles, copayments, and coinsurance are generally higher. Additionally, the federal government has limited enrollment in catastrophic plans. To qualify for a catastrophic plan, you must be under 30 years old OR get a "hardship exemption" from the Health Insurance Marketplace.